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Discovery Health Medical Scheme demonstrates resilience, affordability and innovation at 2026 AGM

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26 June 2026, Johannesburg, South Africa - Discovery Health Medical Scheme (DHMS) reaffirmed its financial resilience and commitment to member value at its 2026 Annual General Meeting (AGM) which was held virtually yesterday (25 June 2026), against a backdrop of sustained pressure on household healthcare costs.

As South Africa's largest open medical scheme, with more than 2.7 million beneficiaries, DHMS paid more than R89.4 billion in claims in 2025, reinforcing its role in enabling access to private healthcare at scale.

Speaking at the AGM, Charlotte Mbewu, Principal Officer of Discovery Health Medical Scheme, said the Scheme remains focused on balancing affordability, access and quality in a challenging economic and healthcare

environment.

“Healthcare affordability continues to place pressure on households. Our focus is on delivering real value to members – by improving health outcomes, managing risk responsibly and using the Scheme’s strength to support members when they need it most,” said Mbewu.

Supporting members through affordability pressures

Healthcare costs continued to outpace general economic growth in 2025, intensifying affordability pressures for members.

To provide relief, Discovery Health Medical Scheme implemented a three-month deferral of the 2026 contribution increase. This resulted in an effective annual increase of approximately 5.4%, compared with a weighted increase of 7.2%.

As a result of the deferral of contribution increase and other initiatives, 2026 contributions for Discovery Health Medical Scheme members are 17.7% lower - on a like-for-like basis - than those of the next seven largest open schemes.

“Affordability comes from carefully managing risk, improving health outcomes and ensuring sustainability over the long term,” said Mbewu.

Strong financial foundations protect members

Mbewu noted that the Scheme’s financial strength underpins its ability to provide members with certainty, stability and long-term value.

The Scheme maintains a solvency ratio of approximately 32.6%, well above the 25% regulatory requirement, with reserves of around R39 billion. In 2026, R1.5 billion was returned to members through the deferral of the contribution increase.

During the year, Discovery Health Medical Scheme paid approximately R89.4 billion across around 64 million claims.

“Financial strength is critical in safeguarding members’ access to healthcare. Our reserves are carefully managed to ensure sustainability and regulatory compliance while continuing to deliver value back to members,” said Mbewu.

Innovation improving health outcomes and sustainability

The Scheme, supported by Discovery Health as its Administrator and Managed Care Provider, continues to invest in prevention, earlier detection and proactive care. Personalised, data-driven interventions help

members to act sooner, thereby improving outcomes and reducing avoidable costs.

The recent [HealthTrend26](#) report, based on more than 60 million life-years of Discovery Health Medical Scheme's clinical, lifestyle and behavioural data, shows that earlier diagnosis, improved treatment pathways and sustained behaviour change are contributing to better health outcomes. Over the past decade, the overall mortality rate among members has declined by 5.6%.

In cancer care, mortality among patients has declined by 48% over the past decade, while life expectancy for members living with cancer has increased by 7.1 years.

“The most sustainable way to keep healthcare affordable is to keep people healthier,” said Mbewu. “By investing in innovation and personalised care, we are improving outcomes while addressing long-term sustainability.”

Delivering value today while building for the future

The Scheme's approach balances immediate financial relief with long-term sustainability.

Benefit enhancements, expanded access to care and investment in innovation reflect the Scheme's response to members' evolving needs.

“Our purpose is to care for our members' health and wellbeing — now and into the future. This requires balancing affordability, access and quality in a responsible and sustainable way,” said Mbewu. “We also continue to proactively explore options for providing cover for new technologies and treatment innovations that can be prohibitively expensive. This includes ongoing engagement with manufacturers on pricing, alongside careful monitoring of emerging clinical evidence and budget implications.”

Governance and member participation at the AGM

Member participation remains central to the Scheme's governance, with the AGM providing an important forum for engagement and decision-making. The Scheme is also in the process of planning member engagement sessions to support more direct, personalised engagement.

The following matters were presented for voting by Principal Members at the 2026 AGM:

- 2026 trustee remuneration

- Non-binding advisory vote on the trustee remuneration policy

- Appointment of Deloitte as auditors of Discovery Health Medical Scheme for 2026

- Voting on motions received by the Scheme from principal members

Voting results will be available within 14 days of the AGM and published on the [Discovery Health Medical Scheme AGM web page](#).

Ends/.

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Discovery Limited is a South African-founded financial services organisation that operates in the healthcare, life assurance, short-term insurance, banking, savings and investment and wellness markets. Since inception in 1992, Discovery has been guided by a clear core purpose – to make people healthier and to enhance and protect their lives. This has manifested in its globally recognised Vitality Shared-Value insurance model, active in over 37 countries with over 50 million members. The model is exported and scaled through the Global Vitality Network, an alliance of some of the largest insurers across key markets including AIA (Asia), Ping An (China), Sumitomo (Japan), John Hancock (US), Manulife (Canada) and Vitality Life & Health (UK, wholly owned). Discovery trades on the Johannesburg Securities Exchange as DSY.

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About Discovery Health Medical Scheme

Discovery Health Medical Scheme is the largest open medical scheme in South Africa and independent from the Discovery Group. As with other medical schemes, Discovery Health Medical Scheme is a non-profit entity that pools all contributions to fund healthcare claims. It is regulated by the Council for Medical Schemes, governed by the Medical Schemes Act, No. 131 of 1998, and administered by Discovery Health (Pty) Ltd. Medical

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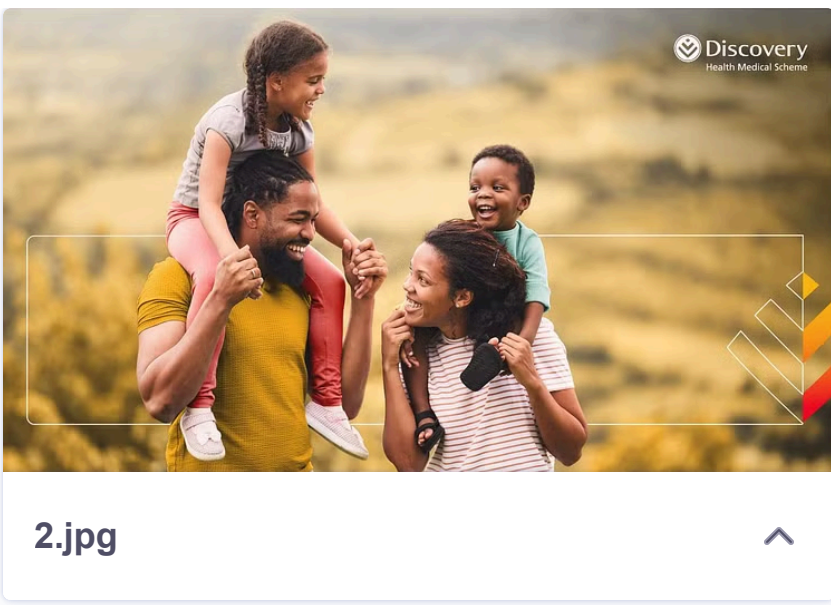
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Discovery is a shared value insurance company whose purpose and ambition are achieved through a pioneering business model that incentivises people to be healthier, and enhances and protects their lives.



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